

***OFFICE OF THE CHAPTER 13 STANDING TRUSTEE***

Isabel C. Balboa  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002-2977  
(856) 663-5002

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
(Camden)**

In Re:

DENNIS C. HOROWITZ  
TRACEY L. HOROWITZ

Debtor(s).

Proceedings in Chapter 13

Case No.: 18-30007-ABA

**TRUSTEE'S STATEMENT PURSUANT  
TO 11 U.S.C. §§ 1302(c), 1106(a)(3), and  
1106(a)(4)**

The Chapter 13 Standing Trustee hereby submits this Statement of Investigation of the financial affairs of the Debtor(s) pursuant to 11 U.S.C. §§ 1302(c), 1106(a)(3) and 1106(a)(4).

1. The Trustee's office has conducted a § 341(a) Meeting of Creditors and a business examination which consisted of the review of the Petition, Schedules A - J, Statement of Financial Affairs, and Statement of Current Monthly Income, including a comparison between the Debtor(s)' filed petition and schedules and Certification of Business Debtor (attached hereto as Exhibit "A").

2. The Trustee, except to the extent that the Court orders otherwise, has investigated the acts, conduct, assets, liabilities, and financial condition of the Debtor(s), the operation of the Debtor(s)' business and the desirability of the continuance of such business, and any other matter relevant to the case or to the formulation of a plan.

3. Furthermore, in connection with the investigation, the Trustee has not ascertained any fact pertaining to fraud, dishonesty, incompetence, misconduct, mismanagement or irregularity in the management of the affairs of Debtor(s), or to a cause of action available to the estate.

Dated: December 19, 2018

Respectfully submitted,

ICB: KES  
via first class mail:

DENNIS C. HOROWITZ  
TRACEY L. HOROWITZ

/s/ ISABEL C. BALBOA  
ISABEL C. BALBOA  
Chapter 13 Standing Trustee

**Certification of Business Debtor for Closed or Inactive Business**

Sole Proprietorship, Limited Liability Company (LLC), Limited Liability Partnership (LLP),  
Partnership, or Corporation

Note: All field highlighted in red must be completed.

Debtor(s) Name:

Dennis C. + Tracey L. Horowitz

Case Number:

18-30007

E-Mail:

N/A

I, as the Debtor(s) named above, being of full age & duly sworn upon my oath, depose and say:

My business name was:

Dennis C. + Tracey Horowitz

The nature of my business was:

Technical writing

My EIN\* from the IRS was:

(If no EIN#, enter last 4 digits of SS#)

8716

\*EIN# = Employer Identification Number also known as a Federal Tax Identification Number, used to identify a business entity.

My business was a:

- Sole Proprietorship.  Limited Liability Company.  
 Limited Liability Partnership.  Partnership.  
 Corporation.

My business was located at:

my Home

My business started  
(mm/dd/yyyy):

1/1/2013

My business ended  
(mm/dd/yyyy):

11/16/2017

My ownership interest was (%):

100%

My business was:

- Dissolved or Cancelled  Closed.  
 Inactive.  Sold.

Federal Tax Returns have been filed  
with the IRS through the year ending:

- 12/31/2011.  12/31/2012.  12/31/2013.  
 12/31/2014.  12/31/2015.  12/31/2016.  
 12/31/2017.  12/31/2018.  12/31/2019.  
 12/31/2020.  Not Required.

Corporate Tax Returns have been filed with the IRS through the year ending:

- 12/31/2011.  12/31/2012.  12/31/2013.  
 12/31/2014.  12/31/2015.  12/31/2016.  
 12/31/2017.  12/31/2018.  12/31/2019.  
 12/31/2020.  Not Required.

My business had, other than the owner(s), partner(s), or share holders:

- W-2 Employees.  
 Sub-Contractors for which 1099-MISC were issued.  
 Both Employees & Sub-Contractors.  
 Casual Laborers for which no 1099-MISC were required.  
 No Employees or Sub-Contractors.

My business has filed final tax returns required by the IRS / State through the year ending:

- 12/31/2011.  12/31/2012.  12/31/2013.  
 12/31/2014.  12/31/2015.  12/31/2016.  
 12/31/2017.  12/31/2018.  12/31/2019.  
 12/31/2020.

(This includes annual return for the year you went out of business; final employment tax return & made final federal tax deposit on these taxes; annual tax return for the LLC, LLP, Partnership or Corporation; Schedule K-1s; & a report disposing of business property).

I have / had bank accounts in the name of my business as follows:

- Checking.  Savings.  
 Money Market.  Federal Credit Union.  
 Paypal Account.  Other Account(s).  
 No Account(s).

I have / had bank accounts in Debtor(s)' name or name of Non-Debtor spouse or significant other as follows:

- Checking.  Savings.  
 Money Market.  Federal Credit Union.  
 Custodial.  Paypal Account.  
 Other Account(s).  No Account(s).

My business assets totaled (as of time of closing):

- has  
 has not

complied with all State and Federal Requirements regarding the closure of this business. You should refer to the IRS's web-site([www.irs.gov/Businesses](http://www.irs.gov/Businesses)) and State of NJ's web-site ([www.state.nj.gov/njbusiness/](http://www.state.nj.gov/njbusiness/)) for required procedures in closing a business.

**YOU MUST SUPPLY THE FOLLOWING DOCUMENT(S) WITH THIS CERTIFICATION OF BUSINESS DEBTOR:**

- PROVIDE THE CORPORATE DISSOLUTION OR LIQUIDATION (Form 966) FROM THE IRS or CERTIFICATE OF CANCELLATION (Form L-109) OR CERTIFICATE OF DISSOLUTION (Form C-159) FROM THE STATE OF NEW JERSEY.
- PROVIDE COPIES OF THE LAST TWO (2) YEARS TAX RETURNS, ALONG WITH ALL SUPPORTING SCHEDULES AND STATEMENTS. NOTE: Please redact SS#s (XXX-XX-1234), dependent(s)' names, and birth date.
- PROVIDE COPIES OF ALL BANK STATEMENTS FOR THE ONE (1) YEAR PRIOR TO FILING. IF THE ACCOUNT HAS BEEN CLOSED WITHIN THE YEAR, PROVIDE THE LAST STATEMENT SHOWING THE ACCOUNT CLOSED or A LETTER FROM THE BANK INDICATING SAME. NOTE: Bank statements should include all pages and have all account numbers redacted except for the last four digits. A computer printout will not be accepted.

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I declare, as the Debtor(s) named above, under penalty of perjury that the foregoing information is true and correct.

- I have attached all required documents requested (i.e. Certificate of Cancellation, Tax Returns, Bank Statements.)
- I read and acknowledge Responsibilities as a Business Debtor ([www.standingtrustee.com/forms](http://www.standingtrustee.com/forms)).
- I understand that filing this documents under the Trustee's Filing System (T.F.S.) constitutes the Participant's signature for purposes of signing the document under Fed. R. Bankr. P. 9011.

/s/ Print Debtor's Name:

Dennis C Horowitz Dennis C H 2

/s/ Print Co-Debtor's Name:

Tracy L Horowitz Tracy L Horowitz

Dated (mm/dd/yyyy):

11-8-2018

**The Law Offices of S. Daniel Hutchison**  
135 N. Broad Street  
Woodbury, NJ 08096  
Phone: 856-251-1235

S. Daniel Hutchison, Esq.  
Attorney for Debtors

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In re: : UNITED STATES BANKRUPTCY COURT  
: FOR THE DISTRICT OF NEW JERSEY  
Dennis Horowitz : CAMDEN VICINAGE  
Tracey Horowitz :  
Debtors. : CHAPTER 13  
: CASE NO: 18-30007/ABA

**CERTIFICATION OF DENNIS AND TRACEY HOROWITZ**

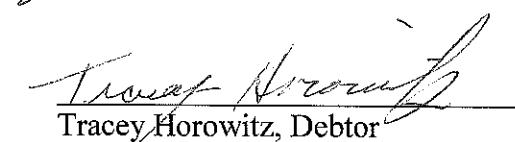
I/We, Dennis Horowitz and Tracey Horowitz, hereby certify as follows:

1. We are the debtors in the above-referenced matter and make this Certification to provide the Chapter 13 Trustee with further clarification with regard to the Business Questionnaire.
2. We assisted David Vaduro in the typing and completion of appraisal reports. We provided assistance to him for approximately five (5) years which terminated on November 16, 2017. Since then we have not done any work related to technical writing and have no other business income.
3. I/We hereby certify that the foregoing statements made by me are true and correct. I/We are aware that if any of the foregoing statements made by me are willfully false, I/We am subject to punishment.

Date: 11/8/18

  
\_\_\_\_\_  
Dennis Horowitz, Debtor

Date: 11/8/18

  
\_\_\_\_\_  
Tracey Horowitz, Debtor

## OFFICE OF THE CHAPTER 13 STANDING TRUSTEE

Isabel C. Balboa, Chapter 13 Standing Trustee

**Certification of Business Debtor for Closed or Inactive Business**Sole Proprietorship, Limited Liability Company (LLC), Limited Liability Partnership (LLP),  
Partnership, or Corporation

Note: All field highlighted in red must be completed.

Debtor(s) Name:

Dennis C. Horowitz and Tracey L. Horowitz

Case Number:

18-30007

E-Mail:

I, as the Debtor(s) named above, being of full age & duly sworn upon my oath, depose and say:

My business name was:

Blue's Dog Treats

The nature of my business was:

Dog Treats, Toys, Leashes and Collars

My EIN\* from the IRS was:

8716

(If no EIN#, enter last 4 digits of SS#)

\*EIN# = Employer Identification Number also known as a Federal Tax Identification Number, used to identify a business entity.

My business was a:

- Sole Proprietorship.       Limited Liability Company.  
 Limited Liability Partnership.       Partnership.  
 Corporation.

My business was located at:

my home

My business started  
(mm/dd/yyyy):

01/01/2016

My business ended  
(mm/dd/yyyy):

12/31/2106

My ownership interest was (%):

100%

My business was:

- Dissolved or Cancelled       Closed.  
 Inactive.       Sold.

Federal Tax Returns have been filed  
with the IRS through the year ending:

- 12/31/2011.       12/31/2012.       12/31/2013.  
 12/31/2014.       12/31/2015.       12/31/2016.  
 12/31/2017.       12/31/2018.       12/31/2019.  
 12/31/2020.       Not Required.

Corporate Tax Returns have been filed with the IRS through the year ending:

12/31/2011.     12/31/2012.     12/31/2013.  
 12/31/2014.     12/31/2015.     12/31/2016.  
 12/31/2017.     12/31/2018.     12/31/2019.  
 12/31/2020.     Not Required.

My business had, other than the owner(s), partner(s), or share holders:

W-2 Employees.  
 Sub-Contractors for which 1099-MISC were issued.  
 Both Employees & Sub-Contractors.  
 Casual Laborers for which no 1099-MISC were required.  
 No Employees or Sub-Contractors.

My business has filed final tax returns required by the IRS / State through the year ending:

12/31/2011.     12/31/2012.     12/31/2013.  
 12/31/2014.     12/31/2015.     12/31/2016.  
 12/31/2017.     12/31/2018.     12/31/2019.  
 12/31/2020.

(This includes annual return for the year you went out of business; final employment tax return & made final federal tax deposit on these taxes; annual tax return for the LLC, LLP, Partnership or Corporation; Schedule K-1s; & a report disposing of business property).

I have / had bank accounts in the name of my business as follows:

Checking.     Savings.  
 Money Market.     Federal Credit Union.  
 Paypal Account.     Other Account(s).  
 No Account(s).

I have / had bank accounts in Debtor(s) name or name of Non-Debtor spouse or significant other as follows:

Checking.     Savings.  
 Money Market.     Federal Credit Union.  
 Custodial.     Paypal Account.  
 Other Account(s).     No Account(s).

My business assets totaled  
(as of time of closing):

\$0.00

My business:

has  
 has not

complied with all State and Federal Requirements regarding the closure of this business. You should refer to the IRS's web-site([www.irs.gov/Businesses](http://www.irs.gov/Businesses)) and State of NJ's web-site ([www.state.nj.gov/njbusiness/](http://www.state.nj.gov/njbusiness/)) for required procedures in closing a business.

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I declare, as the Debtor(s) named above, under penalty of perjury that the foregoing information is true and correct.

- I have attached all required documents requested (i.e. Certificate of Cancellation, Tax Returns, Bank Statements.)
- I read and acknowledge Responsibilities as a Business Debtor ([www.standingtrustee.com/forms](http://www.standingtrustee.com/forms)).
- I understand that filing this documents under the Trustee's Filing System (T.F.S.) constitutes the Participant's signature for purposes of signing the document under Fed. R. Bankr. P. 9011.

/s/ Print Debtor's Name:

Dennis C Horowitz Dennis C. Horowitz

/s/ Print Co-Debtor's Name:

TRACEY L Horowitz Tracey L Horowitz

Dated (mm/dd/yyyy):

11/9/18

**The Law Offices of S. Daniel Hutchison**

135 N. Broad Street  
Woodbury, NJ 08096  
Phone: 856-251-1235

S. Daniel Hutchison, Esq.  
Attorney for Debtors

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In re:	:	UNITED STATES BANKRUPTCY COURT
	:	FOR THE DISTRICT OF NEW JERSEY
Dennis Horowitz	:	CAMDEN VICINAGE
Tracey Horowitz	:	
	:	CHAPTER 13
Debtors.	:	CASE NO: 18-30007/ABA

**CERTIFICATION OF DENNIS AND TRACEY HOROWITZ**

I/We, Dennis Horowitz and Tracey Horowitz, hereby certify as follows:

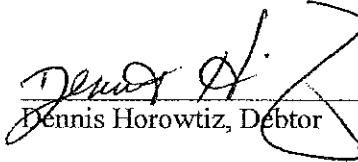
1. We are the debtors in the above-referenced matter and make this Certification to provide the Chapter 13 Trustee with further clarification with regard to the Business Questionnaire for Blue's Dog Treats.

2. In 2016 we started a business known as Blue's Dog Treats which sold dog treats, toys, leashes and collars.

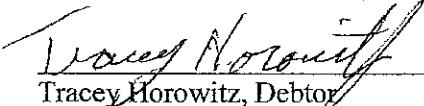
3. Blue's Dog Treats never made any money and we ceased operating in 2016.

4. I/We hereby certify that the foregoing statements made by me are true and correct. I/We are aware that if any of the foregoing statements made by me are willfully false, I/We am subject to punishment.

Date: 11-9-18

  
Dennis Horowitz, Debtor

Date: 11-9-18

  
Tracey Horowitz, Debtor